

**UNITED STATES BANKRUPTCY COURT  
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:

Barjinder Singh  
Harbhajan Kaur  
Debtor(s)

Case No. 13-10691-TWD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

K. Michael Fitzgerald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2013.
- 2) The plan was confirmed on 06/07/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/20/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/14/2017.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,443.30.
- 10) Amount of unsecured claims discharged without payment: \$82,439.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (9/1/2009)**

**Receipts:**

Total paid by or on behalf of the debtor	\$92,413.83
Less amount refunded to debtor	\$731.13

**NET RECEIPTS:** **\$91,682.70**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,900.00
Court Costs	\$181.00
Trustee Expenses & Compensation	\$4,333.52
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,414.52**

Attorney fees paid and disclosed by debtor: \$1,600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
Acs Systems	Unsecured	809.00	NA	NA	0.00	0.00
Allied International Credit Corp	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	11,030.46	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,230.06	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	1,500.00	0.00	1,500.00	0.00	0.00
Asset Acceptance LLC	Unsecured	2,537.00	0.00	2,561.53	0.00	0.00
Asset Acceptance LLC	Unsecured	NA	NA	NA	0.00	0.00
ASSET ACCEPTANCE, LLC	Unsecured	5,244.00	0.00	5,296.99	0.00	0.00
Bank of America	Unsecured	10,743.83	NA	NA	0.00	0.00
Bishop, White, Marshall & Weibel, P.S.	Unsecured	NA	NA	NA	0.00	0.00
CFSH	Unsecured	NA	NA	NA	0.00	0.00
Christina L Henry	Unsecured	NA	NA	NA	0.00	0.00
Citicard	Unsecured	11,378.86	NA	NA	0.00	0.00
CITICORP CREDIT SERVICES	Unsecured	2,488.66	NA	NA	0.00	0.00
Discover Bank	Unsecured	NA	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	3,173.00	0.00	3,109.92	0.00	0.00
Financial Recovery Services Inc.	Unsecured	6,179.34	NA	NA	0.00	0.00
Harbhajan Kaur	Unsecured	NA	NA	NA	0.00	0.00
Henry DeGraaff & McCormick	Unsecured	NA	NA	NA	0.00	0.00
HSBC Bank USA, N.A.	Unsecured	NA	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	0.00	174.58	0.00	0.00
Internal Revenue Service	Priority	1,966.35	0.00	1,966.35	1,966.35	0.00
Jefferson Capital Systems LLC	Unsecured	327.00	0.00	327.41	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	1,830.00	0.00	1,309.84	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	543.00	0.00	543.11	0.00	0.00
K Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
K. Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
Key Bank	Unsecured	9,330.21	NA	NA	0.00	0.00
Key Bank NA	Unsecured	NA	99,815.18	99,815.18	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Keybank National Association	Unsecured	8,736.00	0.00	8,789.04	0.00	0.00
M & T Bank	Secured	NA	260,799.82	78,608.31	78,608.31	0.00
M & T Bank	Secured	7,500.00	5,192.97	0.00	0.00	0.00
M & T Bank	Secured	0.00	0.00	4,693.52	4,693.52	0.00
M & T Bank	Secured	0.00	0.00	0.00	0.00	0.00
M & T Bank	Secured	0.00	0.00	0.00	0.00	0.00
Midland Credit Management	Unsecured	NA	NA	NA	0.00	0.00
Nationwide Credit Inc.	Unsecured	NA	NA	NA	0.00	0.00
NCO Financial Systems, Inc.	Unsecured	809.00	NA	NA	0.00	0.00
NCO Financial Systems, Inc.	Unsecured	520.00	NA	NA	0.00	0.00
NCO Financial Systems, Inc.	Unsecured	122.00	NA	NA	0.00	0.00
NCO Financial Systems, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
PREMIER BANKCARD	Unsecured	450.00	0.00	450.17	0.00	0.00
Renton Collections	Unsecured	643.00	NA	NA	0.00	0.00
Routh Crabtree Olsen PS	OTHER	0.00	NA	NA	0.00	0.00
Southwest Credit Systems, LP	Unsecured	1,224.08	NA	NA	0.00	0.00
T-Mobile	Unsecured	NA	NA	NA	0.00	0.00
T-Mobile Bankruptcy Team	Unsecured	NA	NA	NA	0.00	0.00
United Collection Bureau, Inc.	Unsecured	NA	NA	NA	0.00	0.00
US Bank	Unsecured	1,901.97	0.00	394.74	0.00	0.00
US Bank	Unsecured	1,473.84	NA	NA	0.00	0.00
US Trustee	Unsecured	NA	NA	NA	0.00	0.00
Visa	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$83,301.83	\$83,301.83	\$0.00
<b>TOTAL SECURED:</b>	<b>\$83,301.83</b>	<b>\$83,301.83</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,966.35	\$1,966.35	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,966.35</b>	<b>\$1,966.35</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$124,272.51</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,414.52</u>
Disbursements to Creditors	<u>\$85,268.18</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$91,682.70</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/14/2017

By: /s/ K. Michael Fitzgerald

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.